

# Family Self-Sufficiency News

## Tax Time Issue

### Upcoming Career Fairs

**March 5, 2008**– North County Job Fair: California Center for the Arts– 340 N. Escondido Blvd. (10am-3pm). For more info: (866) 411-4140 or [www.Signonsandiego.com](http://www.Signonsandiego.com)

**March 6, 2008**– Mega Spring Job Fair: Southwestern College– 900 Otay Lakes Rd. (10am-1pm). For more info: (619) 482-6356 or [www.swccd.edu/~ses](http://www.swccd.edu/~ses)

**March 18, 2008 and July 24, 2008**– Monster Jobs Fair: Holiday Inn San Diego– On the Bay, 1355 Harbor Drive, 9201 (11am-2pm). For more info: (619) 232-3861 or <http://www.nationalcareerairs.com/monster>

**April 24, 2008**– Diversity Works Career Fair Expo: Golden Hall– SD Concourse. 202 C St. (10am-4pm) For more info: (619) 266-6244 or [www.ulsdcjobs.net](http://www.ulsdcjobs.net)

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### Earned Income Tax Credit

Earned Income Tax Credit, better known as EITC, Earned Income Credit or EIC, is an important tax credit for those who had low to medium income levels in 2007. More specifically, it is a refund from your federal income tax credit that you should already be applying for if you had income in 2007. When your EITC exceeds the amount of taxes owed, then you are entitled to a refund. To see if you qualify you can use the EITC Assistant on the IRS website ([www.irs.gov](http://www.irs.gov)), then go to the tab 'Individuals' and the link 'It's easier than ever to find out if you qualify for EITC', and from there 'EITC Assistant'). You do not need to be a parent or married to be eligible for the EITC, however you do need to be between the ages of 25 and 65, not qualify as the dependent of another taxpayer, and have earned less than \$37,783 (\$39,783 married filing jointly) with two or more qualifying children; \$ 33,241 (\$35,241 married filing jointly) with one qualifying child; or \$ 12,590 (\$14,590 married filing jointly) with no qualifying children. Another important thing to note is that the EITC, in most cases, will not be counted towards your eligibility for Medicaid, SSI, food stamps, low-income housing or TANF payments.

### Direct Deposit Your Tax Return



#### Overwhelmed?

Having your refund deposited directly eliminates the temptation to spend your refund recklessly. If you file electronically, typically you can get your refund in about two weeks. This can help avoid the other temptation of getting a tax refund loan, which offers upfront money at an extremely high interest rate in exchange for your tax return. Don't forget to take a voided check to wherever you are getting your taxes done, and keep in mind that you can split a refund between two or three different accounts at different banks.

Not only for the sake of convenience, having your tax refund direct deposited into your bank account is also very beneficial. This tip is helpful for a number of reasons. Direct Deposit is much faster than receiving your refund through regular mail. It is considerably safer because it is done electronically, you don't have to worry about your check getting stolen or lost. Direct Deposit is a good money saving strategy because, "what you can't see you can't spend".

## Hands On Banking With Wells Fargo

Before you know it, April 23 and 24 will roll around and in honor of National Teach Children to Save Day consider this thought, money management can be an issue that plagues generations of family members. That's why it is important to instill life lessons in your children that they can carry into their future as well. Wells Fargo's Hands on Banking has an online seminar that is geared towards 4 age groups: children that are starting to learn the basics of money; middle school-aged children; teenagers and most importantly, adults. The information is presented on-demand, so you can access it on your own time, allowing you to pause the session, rewind or go directly to the specific information you were looking for. The focus of the program is around the importance of saving, how to start up and manage your bank accounts, how to borrow money, establishing credit, and investing for your future. This program is worth a look to gain knowledge and be money-smart. To access the seminars log on to [www.handsonbanking.com](http://www.handsonbanking.com), and navigate your way to financial success.



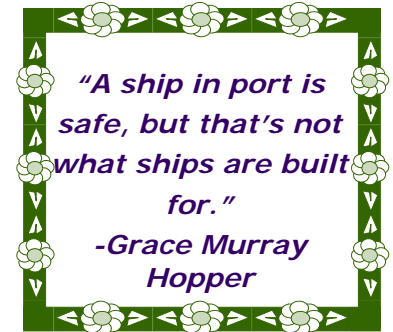
## Annual Update Surveys

It's time once again to complete your Annual FSS update. Inserted into this very newsletter you'll find the latest Update Survey. Please take a few moments to fill it out and tell us what you have accomplished in the last year towards your goal of becoming self-sufficient. It is extremely important for us to have a feel of what's going on in your lives so that we can find the resources that can help you towards completing your goals and earning that escrow. Another option is to give our student worker, Frankie, a call and have a quick telephone interview. You can do this instead of using postage, and it's a great way to share any comments, questions or suggestions that you have for the FSS Program. Frankie's direct line is (858) 694-4809, and be sure to leave a message with your name and the nature of your call.



## Rainy Day Fund

Although it seems pointless sometimes, a rainy day fund is essential. Things come up that are beyond our control all the time, and it's a good idea to have some backup funds should a situation arise. On average, an individual needs about \$2,000, each year, in case of emergencies. Consider putting your tax refund in a savings account; you might be surprised on how much it actually pays to save.



## What's a N-11 Number?

N11 codes are the 3-digit numbers you can dial on your phone for direct services. The numbers already in use are:

- 2-1-1: A referral line for information on community, health, disaster and volunteer services.
- 4-1-1: Directory assistance for listed phone numbers.
- 5-1-1: Transit and Traffic information line. Very useful during a disaster to find out which roads or free-ways have been shut down, and estimated travel times.
- 6-1-1: This number is not officially assigned by the FCC; but from a wireless number 611 will get you to customer service for your wireless phone service provider.
- 7-1-1: Telecommunication Relay Service for the deaf and hard of hearing community. Enables those that are hard of hearing to be able to relay a message to an operator who then relays the message to a hearing person at the other end of the line.
- 9-1-1: Hopefully everyone in your family knows this number for emergency services. Use this number only in the case of emergencies to prevent clogging up their lines. If you're not sure if the situation is an emergency and no one is in immediate danger, dial your local Police department, Sheriff or Highway Patrol's non-emergency numbers; which are found in your phone book.

## Free Homebuyer Education Classes in Your Area

You must register for these classes by calling or emailing their contact information, and be ready to give your name, address, phone number with area code, and name, date of the class you wish to attend. These housing counseling agencies have classes on the following dates:

- **Consumer Credit Counselor Services**, contact (800) 308-2227x1436 or [www.crediteducation.org](http://www.crediteducation.org)  
 March 15, 2008 at Poway Lutheran Church of the Incarnation  
 March 29, 2008 at Rancho San Diego Library  
 April 12, 2008 at Lakeside Community Center  
 May 10, 2008 at San Miguel Fire District  
 June 7, 2008 at San Miguel Fire District
- **Neighborhood House Association**, contact (619) 263-7761x139 or [ebrown@neighborhoodhouse.org](mailto:ebrown@neighborhoodhouse.org)  
 March 22, April 12, May 10 at 841 S. 41st Street, 92113 - 5 hour class  
 March 26, April 16, May 14 at 841 S. 41st Street, 92113- 3 hour class

## Even More Successful FSS Graduates

"Thank you FSS. I benefit from having a good job and keeping my job...FSS program offers so much help to help you succeed."  
 -Delayne

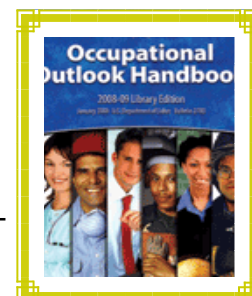


"I have completed my BS in Human Services and Business Management. I am employed full-time [and] I am closing escrow on my new Condo on Friday and am no longer on HUD. The money helped to motivate me and keep me on track" -Joan



## Occupational Outlook Handbook

On the road to financial success, many career paths cross our minds. In an ideal world you can sit down with a professional from your field of choice to find out everything that goes along with the job. Although it sounds too good to be true, the Occupational Outlook Handbook (OOH) 2008-09 edition serves that very purpose. The United States Department of Labor and Bureau of Labor Statistics put out the handbook as a nationally recognized source of career information. The intent is to provide priceless advice for those making decisions about their future career paths. The handbook also is available online for public use. While featuring hundreds of professions, the handbook offers details on every aspect of your chosen line of work. A description of all the training and education needed for the job is provided, such as degrees, certifications, licenses and other qualifications. A brief rundown of the nature of the work helps to give an idea of what the job actually entails. In addition you are given current statistics of demographics in a specific field, the job outlook concerning turnover rates, projections on job prospects and how the job will change in the future. Most importantly the OOH lists the median income levels for professionals in a specific career, and further goes into the differences between the highest and lowest 10% of earners in a profession. If reading up on the job makes you realize that it's not for you, the OOH also goes over related occupations and sources of additional information for more research. The handbook, that comes out every two years, puts forward solid information that all of us need to know for a prospective career or one that you've already dived into. To view the online version, go to: <http://www.bls.gov/oco/home.htm>



## Do We Have Your Email Address?

We run across many interesting stories and resources each month. If you have an email address, please make sure to give it to us if you haven't already. If you have changed your email address or recently signed up for email, please drop us a quick email so we can add you to our list.

If we don't have your email address, here are some of the emails you missed:

- Wisconsin Cottages: Houses for sale to low-income individuals.
- 1st Time Homebuyers Classes in your area
- Information on Scholarships
- 3 fun & exciting job prospects with SeaWorld, the San Diego Padres or Sheriff's Department
- Earned Income Tax Credit (EITC)

Don't have a computer? You can still have an email address! There are many free email services available to you.

Drop by your local library or if you're in school check out their facilities. Many schools are now offering email accounts to students. To get on the mailing list, email Deborah Dyar at [Deborah.Dyar@sdcounty.ca.gov](mailto:Deborah.Dyar@sdcounty.ca.gov)



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